



Montgomery County Department of Housing and Community Affairs

Developer Roundtable

Council Office Building

December 9, 2009

3:00 – 5:00 p.m.

AGENDA

3:00 p.m. – Welcome

Richard Y. Nelson, Jr., Director

3:05 p.m. – Program Overview

Lawrence Cager, Manager, Multifamily Section

3:15 p.m. – Application Process

Stephanie Killian, Multifamily Housing Specialist

Tim Goetzinger, Loan and Asset Manager

3:35 p.m. – Payments

Lisa Gladhill Beckwith, Multifamily Housing Assistant

3:50 p.m. – Construction Monitoring

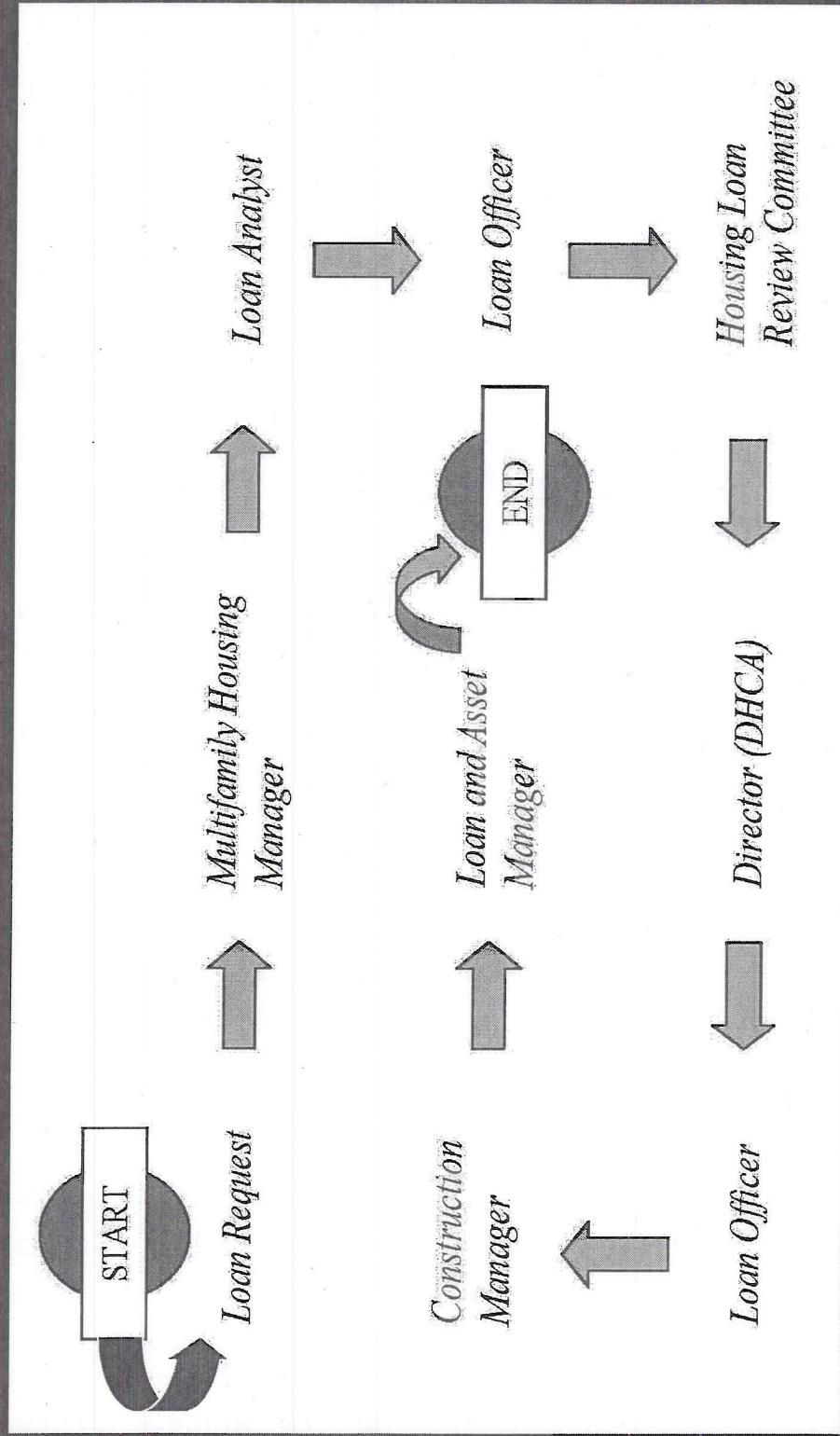
Jim Watson, Program Manager

4:00 p.m. – Loan Monitoring

Francene Hill, Multifamily Loan Manager

4:15 p.m. – Question and Answer

The Loan Process





INSTRUCTIONS FOR PROCESSING A PAYMENT WITH MONTGOMERY COUNTY'S DHCA

Registering your Entity as a New Vendor with Montgomery County's Office of Procurement

- If this entity is a new entity or has never received a payment from Montgomery County, you need to register with Montgomery County's Office of Procurement.
- Registering as a new vendor with Montgomery County's Office of Procurement is quite easy.
- Go to the following link to register:

Vendor Registration with County

<http://www.montgomerycountymd.gov/content/DGS/pro/CVRS.asp>

- You must provide a W-9 when registering as a vendor with Montgomery County's Office of Procurement; otherwise it will delay the process immensely. It can take approximately 2-3 weeks for this process to be completed with submission of the W-9. The W-9 should be sent to the above email address at the time of registration.

If you have any questions regarding the above information, please give Lisa Beckwith, Multifamily Housing Assistant a call, at 240-777-3683.

Payment Process

- You must provide DHCA with an original drawdown/payment request.
- It must be an original request (no copies or faxes). It must have an original signature on it. It must be on the letterhead of the entity that is requesting it.
- The request of funds must state who and what the request of funds is for.
- The request of funds must have all back-up documentation attached. If the payment request is for several different items, please provide an itemized spreadsheet along with documentation, such as invoices and receipts.
- The request of funds must specify the type of payment transaction. Following is the three different types of transactions.
 - **Fed Wire** - Can only be used for acquisition settlements. You must provide us with the wiring instructions. Also, if this is a law firm or title company that is not registered with Montgomery County's Office of Procurement, the registration process will need to be completed prior to settlement.
 - **Check** - The County can cut a check (hard copy) to your entity.
 - **ACH** - Sometimes called an electronic check. This payment transaction is preferred by Montgomery County. In order to receive an ACH, you must complete the attached form.

PLEASE NOTE: IT CAN TAKE AS LONG AS 30 DAYS TO PROCESS A PAYMENT

If you have any questions regarding the above information, please give Lisa Beckwith, Multifamily Housing Assistant a call at 240-777-3683.



Please complete the following form and email it to Lisa Beckwith at lisa.gladhill@montgomerycountymd.gov, or mail it to Lisa Beckwith at 100 Maryland Avenue, 4th Floor, Rockville, Maryland 20850.

PAYEE/COMPANY INFORMATION		
PAYEE NAME		SSN OR TAXPAYER ID NUMBER
ADDRESS		
CITY	STATE	ZIP
CONTACT PERSON IF DIFFERENT FROM ABOVE		TELEPHONE
PAYEE/COMPANY AUTHORIZED SIGNATURE		
FINANCIAL INSTITUTION INFORMATION		
NAME OF FINANCIAL INSTITUTION		
ADDRESS OF FINANCIAL INSTITUTION		
CITY	STATE	ZIP
NINE-DIGIT ROUTING TRANSIT NUMBER _____		
DEPOSITOR ACCOUNT TITLE		
DEPOSITOR ACCOUNT NUMBER		LOCKBOX NUMBER
TYPE OF ACCOUNT	<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> LOCKBOX	

Financial Institution Authorized Signature

DHCA Development Roundtable Construction Monitoring Process

The Construction Monitoring process falls into 2 categories

1. Construction monitoring with out requesting draw payments.
On site construction monitoring inspections for progress and quality of work at least once every two weeks

Construction supportive documentation:

- Contract on AIA G703 form
- Scope of work with values and draw schedule
- Drawings
- Progress meeting notes
- Directive and reports generated by the borrower's architect and general contractor; which may include DHCA Construction Manager's comments, recommendations and mandates.
- Wavier and Release of liens copies
- Final inspection permits copies
- Use and Occupancy certificate copies

2. On site construction monitoring for draw payments, progress and quality of work.

No construction payments are made until all construction supporting documents are delivered to and inspected by DHCA.

- Request for payment from borrower written out on company letter head
- Supportive invoices from venders or cancel checks
- AIA Document G702 (Application and Certification for Payment)
 - DHCA can waive this for smaller projects
- DHCA Payment Processing time & Form
- Scope of work with values draw schedule
- Change orders
- Directive and sign off from trades
- Completion Statement-Substantially Complete
- Other construction docs, progress and requisition meeting notes
- Wavier and Release of liens copies
- Final inspection permits copies
- Use and Occupancy certificate

THE HOME PROGRAM COMPLIANCE CHEATSHEET:
A QUICK GUIDE TO RENTAL COMPLIANCE

ANNUAL AFFORDABILITY REVIEW

The purpose of the Annual Affordability Review (a.k.a. Rent Roll Review) is to determine an owner's / management's compliance with the two key principles of the HOME Program:

1. Tenants are **income** eligible,
2. Tenants are charged **eligible rent**.

Everything else stems from these principles.

Applying these principles, the county asks five questions when reviewing the rent roll:

1. Did management report the correct number of HOME units?
2. Did management report the correct number of High and Low units?
3. Did management report the correct number of Restricted units?
4. Are rents within HOME Program limits?
5. Are tenant incomes within HOME Program limits?

Question: Why would the county review five criteria when it was just stated there are two principles?

Answer: Limits for Tenant Rent and Income are divided into two categories. These include high and low rent and 50% and 60% area median income (AMI). Additionally, loan documents may stipulate further restrictions on rent and income.

Example: A newly constructed apartment complex has 100 1-bedroom units, 20 of which are HOME units. Loan documents stipulate 10 units are to be occupied by tenants with incomes at or below 60% AMI, 6 units at 50% AMI and the remaining 4 units at 30% AMI. The High HOME rent is \$1000. The Low HOME rent is \$800

Question: How many High HOME units and Low HOME units are in this project? What is the maximum rent that can be charged in each designation (disregarding applicable tenant subsidy and utility costs)? Are there any other restrictions management should be aware of, and if so, what are they?

Answer: There are 16 High HOME units and 4 Low HOME units ($20 * 20\% = 4$). Management can charge rent up to \$1000 in the High HOME units and up to \$800 in the LOW HOME units. However, management must be aware that the loan documents require stricter breakdown in AMI.

ON-SITE FILE INSPECTION

The purpose of the on-site file inspection is to confirm that management sends accurate data in the rent roll by reviewing source documentation that substantiates the data. The secondary purpose of the review is to determine management's compliance with myriad other federal guidelines and to determine the overall "health" of the project.

The documentation that a reviewer examines can be broken down into three categories:

1. File Requirements,
2. Project Requirements, and
3. Financial Documentation.

File Requirements

A reviewer asks the following questions for each tenant file they review:

1. Unit Information
 - a. Is the address clearly labeled?
 - b. What is the unit size (number of bedrooms)?
 - c. What is the family size?
 - d. Is there overcrowding in the unit?
2. Lease
 - a. Is the lease signed?
 - b. Is the lease dated?
 - c. Does the lease list an expiration date?
 - d. Is the lease free of prohibited provisions?
3. Rent
 - a. Is the tenant's contribution listed?
 - b. Does the tenant receive a rental subsidy, and if so, how much?
 - c. Is the total rent listed
 - d. Is the rent within HOME limits?
4. Income
 - a. Is the tenant income listed?
 - b. Has the tenant been recertified within the past year, and if so, is the recertification form complete?
 - c. Is tenant income documented and calculated correctly?
 - d. Is the tenant's income within HOME limits?
5. Comparison to the rent roll
 - a. Is it the same tenant?
 - b. If so, does the income match?
 - c. If so, does the rent match?

Project Requirements

After reviewing a sample of tenant files, the inspector will review project documentation which includes:

1. Written Selection Policy (the process management uses to select its tenants),
2. Affirmative Marketing Plan (where it advertises),
3. Waiting List (who has applied),
4. Evidence of Fair Housing (fair housing logos on the door, in ads and other documentation),
5. Evidence of correct method of determining annual income, and
6. Evidence of Approved Rent Adjustments.

Financial Review

After reviewing project documentation, the inspector will review financial documentation which includes:

1. Annual Budgets, and
2. The most recent Audited Financial Statements.

Exit Interview

During the exit interview, the inspector will share any concerns or findings they may have. In addition, the inspector will ask a set of questions to determine if management needs or would like county technical assistance. These questions are designed to informally test management's understanding of HOME Program regulations and its management processes. These questions generally follow the flow below:

1. What is your process for selecting tenants?
2. What kind of background, credit, income, etc checks are used while processing tenant applications?
3. Do you use a waiting list?
4. Do you have any vacancies, and if so, how many?
5. Where do you advertise?

6. Have you attended any recent Fair Housing or low-income management trainings?
 7. How do you determine a tenant's annual income?
 8. What is the typical monthly/annual residential turnover?
 9. Do you find it easy or difficult to rent to low-income households?
 10. Have you noticed any crime or safety issues in the area?
 11. Do you provide any tenant services, is so, what kind?
 12. What's the size of your staff, maintenance?
 13. How much experience does your staff have?
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THE HIF PROGRAM COMPLIANCE CHEATSHEET:
A QUICK GUIDE TO RENTAL COMPLIANCE

ANNUAL AFFORDABILITY REVIEW

The purpose of the Annual Affordability Review (a.k.a. Rent Roll Review) is to determine an owner's / management's compliance with the two key principles of the HIF Program:

1. Tenants are **income** eligible,
2. Tenants are charged **eligible rent**.

Everything else stems from these principles.

Applying these principles, the county asks four questions when reviewing the rent roll:

1. Did management report the correct number of HIF-Restricted units?
2. Did management report the correct split of HIF units?
3. Are rents within HIF limits?
4. Are tenant incomes within HIF limits?

Question: Why would the county review four criteria when it was just stated there are two principles?

Answer: Limits for tenant rent and income are divided into different categories. These frequently include *low-income*, *very-low income*, and *moderate income*. These limits are defined in the project's loan documents and vary from project to project. This variance means that "low-income" for one project may not be the same in another project. In Montgomery County HIF loan documents, *very-low income* is commonly defined between as 30 to 50% AMI, *low income* is commonly defined as between 50 to 80% AMI, and *moderate income* is commonly defined as 80 to 120% AMI.

This is why the HIF program has been so successful. Its flexibility allows the county to tailor loans and limits to what will work for the project.

ON-SITE FILE INSPECTION

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 - d. Is there overcrowding in the unit?
2. Lease
 - a. Is the lease signed?
 - b. Is the lease dated?
 - c. Does the lease list an expiration date?

- d. Is the lease free of prohibited provisions?
- 3. Rent
 - a. Is the tenant's contribution listed?
 - b. Does the tenant receive a rental subsidy, and if so, how much?
 - c. Is the total rent listed
 - d. Is the rent within HIF limits?
- 4. Income
 - a. Is the tenant income listed?
 - b. Has the tenant been recertified within the past year, and if so, is the recertification form complete?
 - c. Is tenant income documented and calculated correctly?
 - d. Is the tenant's income within HIF limits?
- 5. Comparison to the rent roll
 - a. Is it the same tenant?
 - b. If so, does the income match?
 - c. If so, does the rent match?

Project Requirements

After reviewing a sample of tenant files, the inspector will review project documentation which includes (as applicable):

1. Written Selection Policy (the process management uses to select its tenants),
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1. What is your process for selecting tenants?
 2. What kind of background, credit, income, etc checks are used while processing tenant applications?
 3. Do you use a waiting list?
 4. Do you have any vacancies, and if so, how many?
 5. Where do you advertise?
 6. Have you attended any recent Fair Housing or low-income management trainings?
 7. How do you determine a tenant's annual income?
 8. What is the typical monthly/annual residential turnover?
 9. Do you find it easy or difficult to rent to low-income households?
 10. Have you noticed any crime or safety issues in the area?
 11. Do you provide any tenant services, is so, what kind?
 12. What's the size of your staff, maintenance?
 13. How much experience does your staff have?
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Montgomery County
2009 Income Limits

Area Median Income is \$102,700 (effective 4/27/2009)

Maximum Income and Rents by Family Size

Family Size	30% AMI	Max Rent	"Very Low Income"	Max Rent	Max Rent	60% AMI	Max Rent	Max Rent	25%	30%	"Low Income"	Max Rent	25%	30%	Estimated
											(capped by HUD - approx 62.3% AMI)				
		30%				(50% area med)									30%
1	\$21,550	\$538.75	\$35,950	\$748.96	\$898.75	\$43,140	\$898.75	\$1,078.50	\$898.75	\$1,078.50	\$44,800	\$933.33	\$1,120.00	\$57,520	\$1,438.00
2	\$24,650	\$616.25	\$41,100	\$856.25	\$1,027.50	\$49,320	\$1,027.50	\$1,233.00	\$1,027.50	\$1,233.00	\$51,200	\$1,066.67	\$1,280.00	\$65,760	\$1,644.00
3	\$27,700	\$692.50	\$46,200	\$962.50	\$1,155.00	\$55,440	\$1,155.00	\$1,386.00	\$1,155.00	\$1,386.00	\$57,600	\$1,200.00	\$1,440.00	\$73,920	\$1,848.00
4	\$30,800	\$770.00	\$51,350	\$1,069.79	\$1,283.75	\$61,620	\$1,283.75	\$1,540.50	\$1,283.75	\$1,540.50	\$64,000	\$1,333.33	\$1,600.00	\$82,160	\$2,054.00
5	\$33,250	\$831.25	\$55,450	\$1,155.21	\$1,386.25	\$66,540	\$1,386.25	\$1,663.50	\$1,386.25	\$1,663.50	\$69,100	\$1,439.58	\$1,727.50	\$88,720	\$2,218.00
6	\$35,750	\$893.75	\$59,550	\$1,240.63	\$1,488.75	\$71,460	\$1,488.75	\$1,786.50	\$1,488.75	\$1,786.50	\$74,250	\$1,546.88	\$1,856.25	\$95,280	\$2,382.00
7	\$38,200	\$955.00	\$63,650	\$1,326.04	\$1,591.25	\$76,380	\$1,591.25	\$1,909.50	\$1,591.25	\$1,909.50	\$79,350	\$1,653.13	\$1,983.75	\$101,840	\$2,546.00
8	\$40,650	\$1,016.25	\$67,800	\$1,412.50	\$1,695.00	\$81,360	\$1,695.00	\$2,034.00	\$1,695.00	\$2,034.00	\$84,500	\$1,760.42	\$2,112.50	\$108,480	\$2,712.00

Maximum Income and Rents by Unit Size (assumes 1.5 persons per bedroom)

Unit Size	30% AMI	30% Rent	50% AMI	25% Rent	30% Rent	60% AMI	25% Rent	30% Rent	"Low Income"	25% Rent	30% Rent	Estimated
1	\$23,100	\$577.50	\$38,525	\$802.60	\$963.13	\$46,230	\$963.13	\$1,155.75	\$48,000	\$1,000.00	\$1,200.00	\$61,640
2	\$27,700	\$692.50	\$46,200	\$962.50	\$1,155.00	\$55,440	\$1,155.00	\$1,386.00	\$57,600	\$1,200.00	\$1,440.00	\$73,920
3	\$32,025	\$800.63	\$53,400	\$1,112.50	\$1,335.00	\$64,080	\$1,335.00	\$1,602.00	\$66,550	\$1,386.46	\$1,663.75	\$85,440
4	\$35,750	\$893.75	\$59,550	\$1,240.63	\$1,488.75	\$71,460	\$1,488.75	\$1,786.50	\$74,250	\$1,546.88	\$1,856.25	\$95,280

HOME PER UNIT SUBSIDY LIMITS (effective 4/6/2009)

	SRO	0 BR	1 BR	2 BR	3 BR	4 BR
Non-Elevator	\$101,343	\$135,124	\$155,797	\$187,894	\$240,510	\$267,937
Elevator	\$106,649	\$142,199	\$163,006	\$198,215	\$256,424	\$281,476

FAIR MARKET RENTS (effective 4/27/2009)

	SRO	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
	\$751	\$1,002	\$1,130	\$1,288	\$1,646	\$2,157	\$2,481	\$2,804

HUD HOME Rent Limits (effective 4/27/2009)

	SRO	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Low Home Rent Limit	\$673	\$898	\$963	\$1,155	\$1,335	\$1,488	\$1,643	\$1,797
High Home Rent Limit	\$751	\$1,002	\$1,130	\$1,288	\$1,630	\$1,799	\$1,966	\$2,134

Allowances for Tenant-Furnished Utilities and Other Services

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 07/31/2007)

Utility Allowance Schedule:

HCV High-Rise Apartment

Locality Montgomery County	Unit Type HCV High-Rise Apartment					Date (mm/dd/yyyy) 12/4/2008
Utility or Service	Monthly Dollar Allowances					
	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heat-Natural Gas	32	40	49	57	69	77
Heat-Propane	38	53	69	84	107	122
Heat-Oil	39	55	71	87	110	126
Heat-Electric	22	31	40	49	62	71
Cooking-Gas	6	8	11	13	17	19
Cooking-Propane	13	18	23	28	35	40
Cooking-Electric	8	11	15	18	23	26
Electric (Other)	18	24	31	38	49	56
Air Conditioning	6	8	10	12	16	18
Water Heat-Natural Gas	13	18	23	28	35	40
Water Heat-Propane	27	38	49	59	76	86
Water Heat-Oil	27	38	49	60	76	87
Water Heat-Electric	20	28	37	45	57	65
Water	10	12	18	29	42	56
Sewer	6	9	20	34	54	74
Trash	29	29	29	29	29	29

Actual Family Allowances To be used by the family to compute allowances.
Complete below for the actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	

Allowances for Tenant-Furnished Utilities and Other Services

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 07/31/2007)

Utility Allowance Schedule:

HCV Single-Family Detached

Locality Montgomery County	Unit Type HCV Single Family Detached					Date (mm/dd/yyyy) 12/4/2008
Utility or Service	Monthly Dollar Allowances					
	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heat-Natural Gas	41	53	65	76	94	105
Heat-Propane	61	86	111	135	172	196
Heat-Oil	64	89	114	140	178	203
Heat-Electric	40	57	72	88	112	128
Cooking-Gas	6	8	11	13	17	19
Cooking-Propane	13	18	23	28	35	40
Cooking-Electric	8	11	15	18	23	26
Electric (Other)	18	24	31	38	49	56
Air Conditioning	9	13	16	20	26	29
Water Heat-Natural Gas	13	18	23	28	35	40
Water Heat-Propane	27	38	49	59	76	86
Water Heat-Oil	27	38	49	60	76	87
Water Heat-Electric	20	28	37	45	57	65
Water	11	13	25	41	58	75
Sewer	8	11	29	53	78	104
Trash	29	29	29	29	29	29

Actual Family Allowances To be used by the family to compute allowances.
Complete below for the actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	

Allowances for Tenant-Furnished Utilities and Other Services

**U.S. Department of Housing
and Urban Development**
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Utility Allowance Schedule:

HCV Townhouse End Unit

Locality	Montgomery County		Unit Type		HCV Townhouse End-Unit		Date (mm/dd/yyyy)		12/4/2008	
Utility or Service			Monthly Dollar Allowances							
			0 BR	1 BR	2 BR	3 BR	4 BR	5 BR		
Heat-Natural Gas			41	53	65	76	94	105		
Heat-Propane			61	86	111	135	172	196		
Heat-Oil			64	89	114	140	178	203		
Heat-Electric			40	57	72	88	112	128		
Cooking-Gas			6	8	11	13	17	19		
Cooking-Propane			13	18	23	28	35	40		
Cooking-Electric			8	11	15	18	23	26		
Electric (Other)			18	24	31	38	49	56		
Air Conditioning			9	13	16	20	26	29		
Water Heat-Natural Gas			13	18	23	28	35	40		
Water Heat-Propane			27	38	49	59	76	86		
Water Heat-Oil			27	38	49	60	76	87		
Water Heat-Electric			20	28	37	45	57	65		
Water			11	13	25	41	58	75		
Sewer			8	11	29	53	78	104		
Trash			29	29	29	29	29	29		

Actual Family Allowances To be used by the family to compute allowances.
Complete below for the actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	

Allowances for Tenant-Furnished Utilities and Other Services

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 07/31/2007)

Utility Allowance Schedule:

HCV Townhouse Interior Unit

Locality Montgomery County	Unit Type HCV Townhouse Interior					Date (mm/dd/yyyy) 12/4/2008
Utility or Service	Monthly Dollar Allowances					
	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heat-Natural Gas	40	51	63	74	90	102
Heat-Propane	57	80	103	126	160	183
Heat-Oil	59	83	106	130	165	189
Heat-Electric	36	50	64	78	99	113
Cooking-Gas	6	8	11	13	17	19
Cooking-Propane	13	18	23	28	35	40
Cooking-Electric	8	11	15	18	23	26
Electric (Other)	18	24	31	38	49	56
Air Conditioning	8	12	15	19	24	27
Water Heat-Natural Gas	13	18	23	28	35	40
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Trash	29	29	29	29	29	29

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Heating	
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Other	
Total	

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Utility Allowance Schedule:

HCV Walk-Up Garden Apartment

Locality Montgomery County	Unit Type HCV Walk-up Garden Apartment					Date (mm/dd/yyyy) 12/4/2008
Utility or Service	Monthly Dollar Allowances					
	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heat-Natural Gas	40	51	63	74	90	102
Heat-Propane	57	80	103	126	160	183
Heat-Oil	59	83	106	130	165	189
Heat-Electric	36	50	64	78	99	113
Cooking-Gas	6	8	11	13	17	19
Cooking-Propane	13	18	23	28	35	40
Cooking-Electric	8	11	15	18	23	26
Electric (Other)	18	24	31	38	49	56
Air Conditioning	8	12	15	19	24	27
Water Heat-Natural Gas	13	18	23	28	35	40
Water Heat-Propane	27	38	49	59	76	86
Water Heat-Oil	27	38	49	60	76	87
Water Heat-Electric	20	28	37	45	57	65
Water	10	12	18	29	42	56
Sewer	6	9	20	34	54	74
Trash	29	29	29	29	29	29

Actual Family Allowances To be used by the family to compute allowances. Complete below for the actual unit rented.	Utility or Service	per month cost
	Heating	
Name of Family	Cooking	
	Other Electric	
	Air Conditioning	
	Water Heating	
Address of Unit	Water	
	Sewer	
	Trash Collection	
	Range/Microwave	
Number of Bedrooms	Refrigerator	
	Other	
	Total	

HOME/HIF PROGRAM - TENANT DEMOGRAPHIC AFFIDAVIT FOR RENTAL PROJECTS

DATE: _____ HOME/HIF regulations require that the owner/management agent provide the
 VERIFICATION: _____ following information for each tenant. THE PROJECT'S "PERIOD OF
AFFORDABILITY" DOES NOT BEGIN UNTIL ALL REQUIRED INFORMATION HAS BEEN
 CERTIFICATION: _____ SUBMITTED TO HUD (FOR HOME) OR THE COUNTY (HIF).

Tenant's Name: _____ Unit#: _____
 Address: _____ No. of bdrms: _____
 Unit adapted for person with disabilities? ☐ Yes ☐ No

Utility Data

Tenant Pays	Included in rent		Natural Gas	Bottle Gas	Oil	Electric
_____	_____	Heating	_____	_____	_____	_____
_____	_____	Air Conditioning	_____	_____	_____	_____
_____	_____	Cooking	_____	_____	_____	_____
_____	_____	Water Heating	_____	_____	_____	_____
_____	_____	Sewer	_____	_____	_____	_____

Rent Data

Monthly Rent

Monthly Rent: \$ _____
 Tenant Contribution: \$ _____
 Rent Subsidy Amount: \$ _____

Type of Rental Assistance (Check One)

_____ (1) Section 8
 _____ (3) Other
 _____ (4) No Assistance

Income Data

Annual Household Income \$ _____

% of Area Medium Income

(Please see chart on back)

_____ (1) 0 to 30%
 _____ (2) 31 to 50%
 _____ (3) 51 to 60 %
 _____ (4) Other, specify _____

Size of Household

_____ Adults _____ Children

Hispanic

_____ Yes _____ No

Household Data

Racial/Ethnicity of Head of Household (Check One)

_____ (11) White	_____ (17) Asian & White
_____ (12) Black/African American	_____ (18) Black/African American & White
_____ (13) Asian	_____ (19) Amer. Indian/Alaskan & Black/African American
_____ (14) Amer. Indian/Alaskan Native	_____ (20) Other Multi-Racial
_____ (15) Hawaiian/Pacific Islander	_____ (21) Asian/Pacific Islander
_____ (16) Amer. Indian/Alaskan Native & White	_____ (22) Hispanic

Type of Household

(Check One)

_____ (1) Single/Non elderly (One Person household non-elderly)
 _____ (2) Elderly (one or two person household with one person at least 62 years old)
 _____ (3) Related/Single Parent (Single Parent with dependent child/children under 18yrs old)
 _____ (4) Related/Parent (Two Parent with dependent child/children under 18 years old)
 _____ (5) Other

I hereby affirm that my answers to the foregoing questions are true and correct and that I have not knowingly withheld any facts. I authorize the Department of Housing and Community Affairs of Montgomery County (DHCA) to collect the disclosed data for utilization in completing reporting requirements to the U.S. Department of Housing and Urban Affairs (HUD) under the HOME Program. Additionally I authorize the property owner to release any and all of the above information required by DHCA or HUD.

 Signature
 Certified by Owner/Property Manager/Agent

Date: _____

 Signature
 Tenant

Date: _____

HOME / HIF Program Tenant Income Reporting Form

Attach all income source documents to this form.

Name of Project	Date	Name of Person Completing This Form
1. Name of Tenant	2. Unit Address	

Assets

Family Member	Asset Description	Current Cash Value of Assets	Actual Income from Assets
3. Net Cash Value of Assets		3. \$	
4. Total Actual Income from Assets			4. \$
5. If Line 3 is greater than \$5,000, multiply line by _____ (Passbook Rate) and enter results here; otherwise, leave blank			5. \$

Anticipated Annual Income

Family Members	a. Wages / Salaries	b. Benefits/ Pensions	c. Public Assistance	d. Other Income	e. Asset Income
					Enter the greater of lines 4 or 5 from above in e.
6. Totals	a.	b.	c.	d.	e.

Annual Income

7. Enter total of items from 6a. through 6e. This is Annual Income ...	7.
--	----

**HOME Program
ADDENDUM TO THE LEASE**

Date: _____

NAME: _____

ADDRESS: _____

OWNER: _____

LEASE TERM: _____

RENT: \$ _____ Tenant pays: \$ _____ Amount of Subsidy: \$ _____

ANNUAL INCOME OF TENANT: \$ _____ Persons in Household: _____

The owner has entered into an agreement with the HOME Investments Partnership Program of Montgomery County. The rental unit in which you (the tenant) occupy is a HOME assisted unit. As a condition for participating in the HOME Program, the owner has agreed to abide by the HOME Program's regulations and affordability restrictions (HOME Final Rule section 92.252).

The following details the HOME regulations concerning your lease (as stated in the HOME Final Rule section 92.253) and your ongoing obligations as a tenant living in a HOME assisted rental unit.

Lease Provisions

The lease between you (the tenant) and an owner of rental housing assisted with HOME funds must be for not less than one year, unless by mutual agreement between the tenant and the owner. Furthermore, the lease may not contain any of the following provisions:

Agreement to be sued. Agreement by the tenant to be sued, to admit guilt, or a judgment in favor of the owner in a lawsuit brought in connection with the lease;

Treatment of property. Agreement by the tenant that the owner may take, hold, or sell personal property of household members as payment towards overdue rent without notice to the tenant and a court decision on the rights of the parties. This prohibition, however, does not apply to an agreement by the tenant concerning disposition of personal property remaining in the housing unit after the tenant has moved out of the unit. The owner may dispose of this personal property in accordance with State law;

Excusing owner from responsibility. Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent;

Waiver of notice. Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant;

Waiver of legal proceedings. Agreement by the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties;

Waiver of a jury trial. Agreement by the tenant to waive any right to a trial by jury;

Waiver of right to appeal court decision. Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease; and

Tenant chargeable with cost of legal actions regardless of outcome. Agreement by the tenant to pay attorney's fees or other legal costs of the landlord even if the tenant wins in a court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs of the landlord if the tenant loses.

Termination of tenancy. An owner may not terminate the tenancy or refuse to renew the lease of a tenant of rental housing assisted with HOME funds except for serious or repeated violation of the terms and conditions of the lease; for violation of applicable Federal, State, or local law; for completion of the tenancy period for transitional housing; or for other good cause. To terminate or refuse to renew tenancy, the owner must serve written notice upon the tenant specifying the grounds for the action at least 30 days before the termination of tenancy.

Tenant Requirements

You (the tenant) will be required to:

1. Supply information concerning the demographic composite of your family.
2. Supply information about your family's income. On an annual basis you must provide source documentation verifying your family's income. Source documentation includes wage statements, pension statements, SSI statements, interest statements, or unemployment compensation statements, etc.

In addition, please note the following:

- If you give false information about your income or other forms, or you fail to provide verification of the information that you provided, then you have committed a material violation of your lease. Your lease could be terminated.
- If during the term of your occupancy your annual income exceeds the income limits established by the HOME program, you will be required to pay as rent the lesser of the amount payable by the tenant under State or local law or 30 percent of the family's adjusted income.
- Your unit may be selected (annually) to be inspected by the Montgomery County Department of Housing and Community Affairs for a Housing Quality Standards inspection (HQS).

Date: _____

Tenant: _____
Signature

Date: _____

Owner/ : _____
Manager
Signature